

DOCUMENT RESUME

ED 108 002

CE 004 427

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TITLE An Analysis of the Credit Collection Occupation.
INSTITUTION Ohio State Dept. of Education, Columbus. Div. of Vocational Education.; Ohio State Univ., Columbus. Trade and Industrial Education Instructional Materials Lab.
SPONS-AGENCY Office of Education (DHEW), Washington, D.C.
PUB DATE [75]
NOTE 23p.; For related documents, see CE 004 160-206, CE 004 263-268, and CE 004 425-426
EDRS PRICE MF-\$0.76 HC-\$1.58 PLUS POSTAGE
DESCRIPTORS Communication Skills; *Credit (Finance); *Finance Occupations; *Job Analysis; Knowledge Level; *Occupational Information; Safety; Skill Analysis; Skill Development; *Task Analysis; Task Performance; Work Attitudes
IDENTIFIERS *Credit Collection Agents

ABSTRACT

The general purpose of the occupational analysis is to provide workable, basic information dealing with the many and varied duties performed in the credit collection occupation. The document opens with a brief introduction followed by a job description. The bulk of the document is presented in table form. Three duties are broken down into a number of tasks and for each task a two-page table is presented, showing on the first page: tools, equipment, materials, objects acted upon; performance knowledge (related to decisions, cues and errors); safety--hazard; and on the second page: science; math--number systems; and communications (performance modes, examples, and skills and concepts). The duties include: obtaining past due accounts for collection, analyzing individual consumer accounts, and conducting the collection process.
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Occupational Analysis

CE004 427

ED108002

INSURANCE CREDIT COLLECTION AGENT

U.S. DEPARTMENT OF HEALTH
EDUCATION & WELFARE
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Instructional Materials Laboratory
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JUN 17 1975

AN ANALYSIS OF THE CREDIT COLLECTION OCCUPATION

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Occupational Analysis
E.P.D.A. Sub Project 73402
June 1, 1973 to December 30, 1974
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"The activity which is the subject of this report was supported in whole or in part by the U.S. Office of Education, Department of Health, Education, and Welfare. However, the opinions that are expressed herein do not reflect the position or policy of the U.S. Office of Education, and no official endorsement by the U.S. Office of Education should be inferred."

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FOREWORD

The occupational analysis project was conducted by The Instructional Materials Laboratory, Trade and Industrial Education, The Ohio State University in conjunction with the State Department of Education, Division of Vocational Education pursuant to a grant from the U.S. Office of Education.

The Occupational Analysis project was proposed and conducted to train vocational educators in the techniques of making a comprehensive occupational analysis. Instructors were selected from Agriculture, Business, Distributive, Home Economics and Trade and Industrial Education to gain experience in developing analysis documents for sixty-one different occupations. Representatives from Business, Industry, Medicine, and Education were involved with the vocational instructors in conducting the analysis process.

The project was conducted in three phases. Phase one involved the planning and development of the project strategies. The analysis process was based on sound principles of learning and behavior. Phase two was the identification, selection and orientation of all participants. The training and workshop sessions constituted the third phase. Two-week workshops were held during which teams of vocational instructors conducted an analysis of the occupations in which they had employment experience. The instructors were assisted by both occupational consultants and subject matter specialists.

The project resulted in producing one hundred two trained vocational instructors capable of conducting and assisting in a comprehensive analysis of various occupations. Occupational analysis data were generated for sixty-one occupations. The analysis included a statement of the various tasks performed in each occupation. For each task the following items were identified: tools and equipment; procedural knowledge; safety knowledge; concepts and skills of mathematics, science and communication needed for successful performance in the occupation. The analysis data provided a basis for generating instructional materials, course outlines, student performance objectives, criterion measures as well as identifying specific supporting skills and knowledge in the academic subject areas.

PREFACE

This task analysis for the occupation of credit collection agent was developed on a general orientation basis. The tasks identified are those that should be understood before entry into the job. However the writers understand and agree that efficient development of the task comes as a result of direct experience.

ACKNOWLEDGMENT

We wish to acknowledge the valuable assistance rendered by the following subject matter specialists. They provided input to the vocational instructors in identifying related skills and concepts of each respective subject matter area and served as training assistants in the analysis process during the two-week workshops.

Rollin M. Barber, Psychology
The Ohio State University
Columbus, Ohio

Jodi Beittel, Communications
Columbus, Ohio

Diana L. Buckeye, Mathematics
University of Michigan
Avon Lake, Ohio

Rick Fien, Chemistry
The Ohio State University
Beachwood, Ohio

N.S. Gidwani, Chemistry
Columbus Technical Institute
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Bruce A. Hull, Biology
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Donald L. Hyatt, Physics
Worthington High School
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Glenn Mann, Communications
Columbus, Ohio

Jerry McDonald, Physical Sciences
Columbus Technical Institute
Reynoldsburg, Ohio

Colleen Osinski, Psychology
Columbus Technical Institute
Columbus, Ohio

David Porteous, Communications
University of Connecticut
Colchester, Connecticut

James A. Sherlock, Communications
Columbus Technical Institute
Columbus, Ohio

Jim VanArsdall, Mathematics
Worthington High School
Worthington, Ohio

Lillian Yontz, Biology
The Ohio State University
Caldwell, Ohio

The following individuals are acknowledged for their organizational assistance in identifying and coordinating the vocational instructors and consultants in Distributive Education.

Cathy Ashmore, Director
Distributive Education Instructional
Materials Laboratory
Columbus, Ohio

James R. Gleason
Indian Hills High School
Cincinnati, Ohio

Acknowledgment is extended to the following I.M.L. staff members for their role in conducting the workshops; editing, revising, proofing and typing the analyses.

Faith Justice
Sheila Nelson
Marsha Opritza
Rita Buccilla
Peg Bushelman
Carol Fausnaugh
Mindy Fausnaugh
Rita Hastings
Carol Hicks
Sue Holsinger
Barbara Hughes
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JOB DESCRIPTION

The credit collection agent is a collector of past due consumer credit accounts for business organizations.

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Duty A Obtaining Past Due Accounts for Collection

- 1 Conduct promotional campaign
- 2 Sell credit grantor collection service

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(TASK STATEMENT) CONDUCT PROMOTIONAL CAMPAIGN

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
	<p>Develop an advertising program for collection service</p> <p>Determine potential customers</p> <p>Select information to be conveyed</p> <p>Select the contact method such as:</p> <ul style="list-style-type: none"> Trade publications Phoning campaign Personal canvas Yellow pages advertising Direct mailers Specialty advertising 	
<p><u>DECISIONS</u></p> <p>Determine when to conduct campaign</p>	<p><u>CUES</u></p> <p>Present list of service users</p> <p>Types of accounts carried by business</p> <p>Money available for campaign</p>	<p><u>ERRORS</u></p> <p>Failure to reach potential customers</p>

SK STATEMENT) CONDUCT PROMOTIONAL CAMPAIGN

SK STATEMENT) CONDUCT PROMOTIONAL CAMPAIGN		MATH - NUMBER SYSTEMS	
SCIENCE		Whole numbers Use of numbers (without calculations) Counting Read and interpret tables, charts and graphs representational graphs Basic statistical skills and concepts Representative sampling from population [surveys]	
Professionalism Maintain confidentiality Foster trust Generate trust Exhibit qualities of self-confidence, self-control self-reliance, self-respect and adaptability Awareness of interrelationships of responsibilities of the consumer, the business and the collection agent Honesty and accuracy in collection Alert to possibility of decision-making situations which should be referred to a supervisor			
COMMUNICATIONS			
PERFORMANCE MODES		EXAMPLES	SKILLS/CONCEPTS
Writing		Prepare advertising plan	Spelling Terminology

(TASK STATEMENT) SELL CREDIT GRANTOR THE COLLECTION SERVICE.

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY -- HAZARD
	<p>Present benefits of collection services</p> <p>Compare present situation to services offered by collector</p> <p>Establish procedure for obtaining past due accounts</p>	
<p><u>DECISIONS</u></p> <p>Determine what services can be performed for the credit grantor</p> <p>Determine what advantages might the services offer</p> <p>Determine if credit grantors situation would warrant services</p> <p>Determine what are the most practical and/or effective procedures for obtaining past due account information</p> <p>Determine what cost factors are involved for the credit grantor</p>	<p><u>CUES</u></p> <p>Available services</p> <p>Present collection system</p> <p>Number and/or type of past due accounts</p> <p>Age and amount of accounts</p>	<p><u>ERRORS</u></p> <p>Failure to attract new business</p>

SK STATEMENT) SELL CREDIT GRANTOR THE COLLECTION

SCIENCE		MATH - NUMBER SYSTEMS
Professionalism Maintain confidentiality Foster trust Generate trust Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability Awareness of interrelationship of responsibilities of the consumer, the business and the collection agent Honesty and accuracy in collection Alert to possibility of decision-making situations which should be referred to a supervisor		Decimal fractions Read and interpret tables, charts and graphs [commission charts] Fundamental operations (calculation) Addition, subtraction, multiplication and division algorithms Order of operations, i.e., use of parentheses in simplifying arithmetic expressions Computation of a commission Changing percents to fractions and fractions to percents Finding a percent of a number and what percent one number is of another Property of comparison equality/equivalence inequality/greater than/less than Measurement: non-geometric money
COMMUNICATIONS		
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking Writing Listening	Presentation of benefits Present benefits in writing, Prepare graphs Listening to potential customers	Terminology, Diction, Clarity of expression, Persuasion and sales techniques, Gestures, Dress, Poise Usage Business letters, Terminology, Clarity of expression, Persuasion and sales techniques Discriminate facts from non-facts

Duty B Analyzing Individual Consumer Account

- 1 Complete debtor record
- 2 Acquire and review debtor information

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(TASK STATEMENT) COMPLETE DEBTOR RECORD

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY -- HAZARD
<p>+ Debtor record</p>	<p>Complete debtor record file listing the following information</p> <ul style="list-style-type: none"> Name of debtor Address Other personal information Employment record Other legal actions Name of credit grantor Account information History of payments Amount of collection 	
<p><u>DECISIONS</u></p> <p>Decide what information is required for record</p>	<p><u>CUES</u></p> <p>Standard company form or policy</p>	<p><u>ERRORS</u></p> <p>Wrong information on file</p>

SK STATEMENT) COMPLETE DEBTOR RECORD

SCIENCE

MATH - NUMBER SYSTEMS

Professionalism
Maintain confidentiality
Foster trust
Generate trust
Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability
Awareness of interrelationship of responsibilities of the consumer, the business, and the collection agent
Honesty and accuracy in collection
Alert to possibility of decision-making situations which should be referred to a supervisor

Whole numbers

Use of numbers (without calculation)
Coding [letter code to account]
Recording

COMMUNICATIONS

PERFORMANCE MODES

Reading
Writing
Viewing

EXAMPLES

Review information
Preparing record
Applying codings

SKILLS/CONCEPTS

Comprehension, Detail/Inference,
Informational reports, Terminology
Memo format, Informational report
Recognize symbols and codes

(TASK STATEMENT) ACQUIRE AND REVIEW DEBTOR INFORMATION

TOOLS, EQUIPMENT, MATERIALS.
OBJECTS ACTED UPON

PERFORMANCE KNOWLEDGE

SAFETY -- HAZARD

Request credit report

File with debtor the report

Review all file information to
determine debtor's present and past
financial situation

Establish legal validity of collection
of account

Select available avenues of collection

DECISIONS

Determine the steps to be followed
in collecting the account
from the information

CUES

History of payments

Previous collections or legal actions

Local economic conditions

Employment

Nature of indebtedness

ERRORS

Noncollection of account

SK STATEMENT)

ACQUIRE AND REVIEW DEBTOR INFORMATION

SCIENCE		MATH - NUMBER SYSTEMS	
Professionalism Maintain confidentiality Foster trust Generate trust Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability Awareness of interrelationship of responsibilities of the consumer, the business and the collection agent Honesty and accuracy in collection Alert to possibility of decision-making situations which should be referred to a supervisor	Whole numbers Use of numbers (without calculation) Coding [method of payment code] Read and interpret tables, charts and graphs [method of payment chart] Rate [unemployment rate] Property of comparison Equality/equivalence Inequality/greater than/ less than [income with debts]		
COMMUNICATIONS			
PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS	
Speaking Reading Writing Viewing	Request credit report Review information Record information Identify codes	Terminology Comprehension, Detail/Inference, Informational reports, Terminology Memo format, Informational report, Terminology Recognition of symbols and codes	

COMMUNICATIONS

Duty C (Conducting Collection Process

- 1 Conduct collection procedure

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CONDUCT COLLECTION PROCEDURE

(TASK STATEMENT)

TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON

PERFORMANCE KNOWLEDGE

SAFETY -- HAZARD

Send initial collection letters
Follow letters with personal contact
if no collection is made by letter
Arrange for collection payments
Record collection on record
If no collection arrangements can
be made, submit to collection
attorney for legal actions

DECISIONS

Determine which collection methods
to use after reviewing account
history
Determine if account should be
submitted to a collection
attorney

CUES

Prior payments history
Collections being made

ERRORS

Failure to collect account
Added expense for collection

TASK STATEMENT) CONDUCT COLLECTION PROCEEDINGS	
SCIENCE	MATH - NUMBER SYSTEMS
Professionalism Maintain confidentiality Foster trust Generate trust Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability Awareness of interrelationships of responsibilities of the consumer, the business and the collection agent Honesty and accuracy in collection Alert to possibility of decision-making situations which should be referred to a supervisor	Decimal fractions Use of numbers (without calculation) Recording Payment schedule Fundamental operations (calculation) Addition, subtraction, multiplication and division algorithms Order of operations, i.e., use of parentheses in simplifying arithmetic expressions Measurement: non-geometric Money Time
COMMUNICATIONS	
PERFORMANCE MODES	EXAMPLES
Speaking	Verbal contact with debtor
Writing	Letter contact with debtor
Listening	Listening to debtor